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**TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS
TAKES POSSESSION OF THE FARMERS BANK OF LYNCHBURG, TENNESSEE**

NASHVILLE – The Tennessee Department of Financial Institutions (“Department”) took possession of The Farmers Bank of Lynchburg, Tennessee at 5:00 p.m. CDT on June 15, 2012. The Department has appointed the Federal Deposit Insurance Corporation (“FDIC”) as Receiver of the Bank effective upon the Department taking possession of The Farmers Bank of Lynchburg.

The Department took possession of The Farmers Bank of Lynchburg due to The Farmers Bank of Lynchburg’s impaired capital, unsound condition and the bank’s inability to continue normal operations.

Through an agreement with the FDIC, deposit accounts of The Farmers Bank of Lynchburg have been transferred to Clayton Bank and Trust, Knoxville, Tennessee and will be available immediately. Depositors of The Farmers Bank of Lynchburg will automatically become depositors of Clayton Bank and Trust. Depositors will be able to access their accounts at the former main office and branch locations of The Farmers Bank of Lynchburg during regular business hours. Customers of The Farmers Bank of Lynchburg should continue to use their existing branches until Clayton Bank and Trust can fully integrate the deposit records of The Farmers Bank of Lynchburg. Additionally, the former depositors of The Farmers Bank of Lynchburg can continue to access their accounts through automated teller machine transactions, checks and debit transactions.

The FDIC has established a website and a toll-free phone number to answer questions from depositors, creditors and other interested parties regarding the receivership of The Farmers Bank of Lynchburg. Please refer to the FDIC’s website at <http://www.fdic.gov/bank/individual/failed/farmersbank.html> for further information regarding the details of the transaction. The toll-free number is 1-800-774-8035. The phone number will be operational this evening until 9:00 p.m., Central Daylight Time (CDT); on Saturday from 9:00 a.m. to 6:00 p.m., CDT, on Sunday from noon to 6:00 p.m., CDT; on Monday from 8:00 a.m. to 8:00 p.m., CDT; and thereafter from 9:00 a.m. to 5:00 p.m., CDT.